

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
BAK, BENEDYKT	§	Case No. 15-16770
BAK, BOGUMILA	§	
	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/11/2015 . The undersigned trustee was appointed on 05/11/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	20.06
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 6,979.94

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/19/2017 and the deadline for filing governmental claims was 04/19/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,450.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,450.00 , for a total compensation of \$ 1,450.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.87 , for total expenses of \$ 0.87 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/31/2017 By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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 Exhibit A

Case No: 15-16770 ABG Judge: A. BENJAMIN GOLDGAR
 Case Name: BAK, BENEDYKT
 BAK, BOGUMILA
 For Period Ending: 05/31/17

Trustee Name: JOSEPH E. COHEN
 Date Filed (f) or Converted (c): 05/11/15 (f)
 341(a) Meeting Date: 06/18/15
 Claims Bar Date: 04/19/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3115 Duffy Lane Riverwood (primary residence)	430,000.00	0.00		0.00	FA
2. Bank of America acctxxx 4877 Bank of America acctxxx 4877	969.99	0.00		0.00	FA
3. Bank of America xxxx5931 Bank of America xxxx5931	2,293.04	0.00		0.00	FA
4. Used Furniture Used Furniture	1,000.00	0.00		0.00	FA
5. Used Book Used Book	100.00	0.00		0.00	FA
6. Used clothing Used clothing	300.00	0.00		0.00	FA
7. The Hartford - Life insurance The Hartford - Life insurance	11,800.00	0.00		0.00	FA
8. voya 401k voya 401k	148,260.00	0.00		0.00	FA
9. Bak Brothers Remodeling, - 90% owner --- business Bak Brothers Remodeling, - 90% owner --- business is winding down, no real estate	0.00	0.00		0.00	FA
10. 2011 Camry xle --- 43k miles 2011 Camry xle --- 43k miles	11,000.00	0.00		5,000.00	FA
11. 2012 Ford Transit (u)	12,500.00	0.00		2,000.00	FA

TOTALS (Excluding Unknown Values)	\$618,223.03	\$0.00		\$7,000.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit A

Case No: 15-16770 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: BAK, BENEDYKT
BAK, BOGUMILA

Trustee Name: JOSEPH E. COHEN
Date Filed (f) or Converted (c): 05/11/15 (f)
341(a) Meeting Date: 06/18/15
Claims Bar Date: 04/19/17

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

ORDER GRANTING MOTION TO SELL VEHICLES ENTERED 3/17/17; TFR TO FOLLOW - 4/1/17

PREPARING MOTION FOR TURNOVER -1/11/17 . DEBTOR TRYING TO MAKE OFFER ON CARS - 10/31/16. DEBTOR HAS REACHED OUT TO TRUSTEE TO BUY CARS - 7/31/16. NO CHANGE - 4/30/16.

TRUSTEE IS FILING MOTION FOR TURNOVER OF VEHICLE - 01/20/16. TRUSTEE HAS EMPLOYED COUNSEL FOR TRUSTEE - Oct. 31, 2015.

TRUSTEE HAS REQUESTED DOCUMENTS FROM DEBTOR ALONG WITH COPY OF CAR TITLE - July 30, 2015.

Initial Projected Date of Final Report (TFR): 05/30/17

Current Projected Date of Final Report (TFR): 09/30/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-16770 -ABG
Case Name: BAK, BENEDYKT
BAK, BOGUMILA
Taxpayer ID No: *****0161
For Period Ending: 05/25/17

Trustee Name: JOSEPH E. COHEN
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****0347 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/16/17	10	ARTUR BAK	BALANCE FORWARD				0.00
		ARTUR BAK	Memo Amount: 5,000.00	1129-000	7,000.00		7,000.00
	11	ARTUR BAK	2011 Camry				
			Memo Amount: 2,000.00	1229-000			
			2012 Ford Transit				
04/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	6,990.00
05/05/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.06	6,979.94

Memo Allocation Receipts: 7,000.00
Memo Allocation Disbursements: 0.00
Memo Allocation Net: 7,000.00

COLUMN TOTALS 7,000.00 20.06 6,979.94
Less: Bank Transfers/CD's 0.00 0.00
Subtotal 7,000.00 20.06
Less: Payments to Debtors 0.00
Net 7,000.00 20.06

Total Allocation Receipts: 7,000.00
Total Allocation Disbursements: 0.00
Total Memo Allocation Net: 7,000.00

NET DISBURSEMENTS
TOTAL - ALL ACCOUNTS NET DEPOSITS
Checking Account (Non-Interest Earn - *****0347 7,000.00 20.06 6,979.94
7,000.00 20.06 6,979.94
(Excludes Account Transfers) (Excludes Payments To Debtors) Total Funds On Hand

Page Subtotals 7,000.00 20.06

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EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: May 25, 2017

Case Number: 15-16770 Claim Class Sequence
Debtor Name: BAK, BENEDYKT

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
ADMIN 1 001 2100-00	JOSEPH E. COHEN, Trustee 105 W. Madison, Ste 1100 Chicago, IL 60602	Administrative		\$1,450.87	\$0.00	\$1,450.87
ADMIN 2 001 3110-00	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Administrative		\$3,276.96	\$0.00	\$3,276.96
000001 070 7100-00	Nbt Attn Bankruptcy Dept 52 S Broad St Norwich, NY 13815	Unsecured		\$2,879.18	\$0.00	\$2,879.18
Case Totals:				\$7,607.01	\$0.00	\$7,607.01

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-16770

Case Name: BAK, BENEDYKT

BAK, BOGUMILA

Trustee Name: JOSEPH E. COHEN

Balance on hand \$ 6,979.94

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 1,450.00	\$ 0.00	\$ 1,450.00
Trustee Expenses: JOSEPH E. COHEN	\$ 0.87	\$ 0.00	\$ 0.87
Attorney for Trustee Fees: COHEN & KROL, Attorneys	\$ 3,231.25	\$ 0.00	\$ 3,231.25
Attorney for Trustee Expenses: COHEN & KROL, Attorneys	\$ 45.71	\$ 0.00	\$ 45.71

Total to be paid for chapter 7 administrative expenses \$ 4,727.83

Remaining Balance \$ 2,252.11

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 2,879.18 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 78.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Nbt	\$ 2,879.18	\$ 0.00	\$ 2,252.11
Total to be paid to timely general unsecured creditors			\$	2,252.11
Remaining Balance			\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE